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(Official Form 1) (10/05) West Group, Rochester, NY

United States Bankruptcy Court									Voluntary Petition			
]	-								
Name of Del	btor (if individu	ıal, enter Last, First, Mi	ddle):			Name of Jo	oint Debtor	(Spouse)(Last, First,	, Middle):			
Carter.	Charlie	W.										
		ne Debtor in the la	st 8 years			All Other N	Names used by	the Joint Debto	or in the last 8 years			
(include marrie	ed, maiden, and t	rade names):	·			(include mar	ried, maiden, ar	nd trade names):	·			
110112												
Last four die	rite of Soc. Sec.	. No./Complete EI	N or other	Tay ID No		Last four d	igits of Soc. S	ec No /Compete	e EIN or other Tax I.D. 1	No.		
	e, state all): 70 .		iv or other	Tax I.D. IV	<i>5</i> .	(if more than o	-	cc. 140./Compet	e Env or other Tax 1.B. 1	10.		
Street Addre		(No. & Street, City	and State):			Street Add	ress of Joint D	ebtor (No. a	& Street, City, and State):			
7143 S. : Chicago :				i								
_					ZIPCODE 60679					ZIPCODE		
	esidence or of t						Residence or o					
•	ace of Business dress of Debtor	(if different from s	tuant adduscale			-	lace of Busine ddress of Joint		(fferent from street address)			
SAME	iless of Debtor	(ii different from s	ireet address).			Maining Ac	idless of John	Debioi (ii di	ifferent from street address):			
					ZIPCODE	1				ZIPCODE		
-	D	CD : = :				<u> </u>						
	Principal Asset n street address abo	s of Business Deb ve): NOT API	tor PLICABLE									
										ZIPCODE		
			1			,						
Type of Deb	btor (Form of	organization)		ature of			•		kruptcy Code Under W	hich		
(C	heck one box.)		l	K an appi Care Busine	icable boxes.)	 		tition is Filed	(Check one box)			
	l (includes Joir	t Debtors)			ss Istate as defined	Chapte	er7 ∐ Cl	Chapter 11 Chapter 15 Petition for Recognition				
Corporation	n (includes LLC	and LLP)	I —	U.S.C. § 101 (☐ Chapte	r9 □ Cl	napter 12	of a Foreign Main Proceeding Chapter 15 Petition for Recognition			
Partnership			Railro	ad				iapiei 12	of a Foreign Nonmair	-		
_ `	ebtor is not one o eck this box and		Stock	oroker			Chapter 13					
	n requested below			nodity Broker			Natu	re of Debts	(Check one box)			
arara t		.	Cleari				ımer/Non-Bus	siness	Business			
State t	type of enti	ty:	-	ofit Organizat	-							
	T:1	ing Fee (Check				Check one	Chapter 11	Debtors:				
Full Filing		ing ree (Check	one box)			Debtor is a small business as defined in 11 U.S.C. § 101(51D).						
		allments (Applicable	to individua	ls only)		Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).						
		on for the court's cor			he debtor is							
debtor is ur	nable to pay fee e	xcept in installments	. Rule 1006	(b). See Office	ial form No. 3A.	Check if:						
	-	(Applicable to chapt		•	st attach		aggregate non		dated debts owed to non-	insiders or		
signed appi	ilcation for the co	ourt's consideration. S	ee Official I	TOTHI 3B.		aiiiiates	are less than s	p2 mmon.				
Statistical/A	Administrative	Information							THIS SPACE IS FOR C	COURT USE ONLY		
Debtor est	timates that fund	s will be available fo	r distributior	to unsecured	creditors.							
	timates that, after on to unsecured c	any exempt propert	y is excluded	l and administ	trative expenses paid	d, there will be	no funds availab	le for				
Estimated Nu	ımber of	1- 50- 100	- 200-	1,000-	5,001- 10,001-	25,001	50,001-	OVER				
Creditors		19 99 199	999	5,000	10,000 25,000	50,000	100,000	100,000				
							Ш	Ш				
Estimated	\$0 to \$50,000		00,001 to	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million				
Assets	\$50,000	\$100,000	5500,000	\$1 million	\$10 million	OCC IIIIIION	\$100 IIIIIION	\$100 HHIIION				
Estimated	\$0 to	\$50,001 to \$1	00,001 to	\$500,001 to	\$1,000,001 to	\$10,000,001 to	\$50,000,001 to	More than				
Debts	\$50,000		5500,000	\$1 million	\$10 million	\$50 million	\$100 million	\$100 million				

Case 08-14342 Doc 1 Filed 06/04/08 Entered 06/04/08 16:08:43 Desc Main Document Page 2 of 28 FORM B1, Page 2 (Official Form 1) (10/05) West Group, Rochester, NY Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Charlie W. Carter **Prior Bankruptcy Case Filed Within Last 8 Years** (If more than one, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare Exchange Act of 1934 and is requesting relief under Chapter 11) that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have Exhibit A is attached and made a part of this petition explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy code. \mathbf{X} /s/ Jonathan N. Rogers 6/3/2008 Signature of Attorney for Debtor(s) Date Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses [X] I/we have received approved budget and credit counseling during the 180-day or is alleged to pose a threat of imminent and identifiable harm to public health and safety? period preceding the filing of this petition. Yes, and exhibit C is attached and made a part of this petition. I/we request a waiver of the requirement to obtain budget and credit counseling \times prior to filing based on exigent circumstances. (Must attach certification describing) **Information Regarding the Debtor (Check the Applicable Boxes)** (Check any applicable box) Venue Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principle assets in the United States in this District, or has no principle place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interest of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

(Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

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imprisonment or both 11 U.S.C. § 110; Required by 18 U.S.C. § 156.

FORM B1, Page 3

Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Charlie W. Carter **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies [If no attorney represents me and no bankruptcy petition preparer of the documentation required by § 1515 of title 11 are attached. signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order granting Code, specified in this petition. recognition of the foreign proceeding is attached. X /s/ Charlie W. Carter Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (If not represented by attorney) 6/3/2008 6/3/2008 Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C.§110; (2) I prepared this document for compensation \mathbf{X} /s/ Jonathan N. Rogers and have provided the debtor with a copy of this document and the notices and Signature of Attorney for Debtor(s) information required under 11 U.S.C §110(b), 110(h), and 342(b); and, 3) if Jonathan N. Rogers 6243761 rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting Printed Name of Attorney for Debtor(s) a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document Stitt Klein Daday Aretos Giampietro, LLC for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached. 2550 W. Golf Rd. Suite 250 Printed Name and title, if any, of bankruptcy Petition Preparer Rolling Meadows IL 60008 Social Security number (If the bankruptcy petition preparer is not an individual, (847) 590-8700 state the Social Security number of the officer, principle, responsible person or Telephone Number partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.) 6/3/2008 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy Signature of Authorized Individual petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional Title of Authorized Individual sheets conforming to the appropriate official form for each person. 6/3/2008 A bankruptcy petition preparer's failure to comply with the provisions of Date title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

TORIVI BOA (10/05) West Group, Rochester, NT	FORM B6A (10/05) West Group, Rochester, NY	
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In re CI	harlie W.	Carter	/ [Debtor	Case No	
						(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description a	and Location of	Property			usbandH WifeW JointJ nmunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Homestead: 1/2 Talman, Chicago,		in 7143	S.	Fee Simple		\$ 153,000.00	\$ 150,919.00

TOTAL \$ (Report also on Summary of Schedules.) 153,000.00

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In re <u>Charlie W. Carter</u>	/ Debtor	Case No.	

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Husband Wife Joint- ommunity	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Checking, savings or other financial accounts, certificates of deposit, or	X	Checking: Bank One Chicago Location: In debtor's possession			\$ 0.00
shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		nodelon. In descot s possession			
 Security deposits with public utilities, telephone companies, landlords, and others. 	X				
Household goods and furnishings, including audio, video, and computer equipment.		1/2 interest in Various and Sundry Household Goods and Furnishings Location: In debtor's possession			\$ 3,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Necessary Clothing Location: In debtor's possession			\$ 500.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.		Remington 30-06 rifle/Remington 20 gauge pump shotgun Location: In debtor's possession	,		\$ 500.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life: Cuna Mutual Group Location: In debtor's possession			\$ 0.00
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such	X				

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In re	Chari	lie V	٧.	Car	ter
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/ Debtor

Case No.

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n e		/ifeW pintJ	in Property Without Deducting any Secured Claim or Exemption
interest(s). 11 U.S.C. 521(c); Rule				
1007(b)). 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension through employment Location: In debtor's possession		\$ 0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims	X			
of every nature, including tax refunds, counterclaims of the debtor, and rights to				
setoff claims. Give estimated value of each.				
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles.		2002 Ford Escape		\$ 8,500.00
		Location: In debtor's possession		

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In re <i>Charlie W.</i>	Carter	/ Debtor	Case No.	
·			-	(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		,		
Type of Property	N o n e		ifeW intJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Cat/Dog Location: In debtor's possession		\$ 0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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☑ 11 U.S.C. § 522(b) (3):

Charlie W. Carter	/ Debtor	Case No.	
			(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$125,000.

(Check one box)

11 U.S.C. § 522(b) (2):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Homestead: 7143 S. Talman	735 ILCS 5/12-901	\$ 15,000.00	\$ 153,000.00
Various and Sundry Household Goods and Furnishings	735 ILCS 5/12-1001(b)	\$ 3,000.00	\$ 3,000.00
Necessary Clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Remington 30-06 rifle/Remington 20 gauge pump shotgun	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Pension through employment	735 ILCS 5/12-1006	\$ 0.00	\$ 0.00
2002 Ford Escape	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 8,500.00

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FORM B6D (10/05) West Group, Rochester, NY

In re <u>Charlie W. Carter</u>	/ Debtor	Case No	
		<u>-</u>	

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above)	C Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	C o n t i n g e n t	Unliquid at ed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 1 Cook County Treasurer 118 N. Clark St., Ste. 112 Chicago IL 60602	Homestead: 7143 S. Talman Value: \$ 153,000.00			\$ 1,448.00	\$ 0.00
Account No: Creditor # : 2 Drive Financial Services PO Box 5737 Carol Stream IL 60197-5737	Value: \$ 8,500.00			\$ 12,056.15	\$ 3,556.15
Account No: Creditor # : 3 Home Loan Services	Mortgage Homestead: 7143 S. Talman Value: \$ 153,000.00			\$ 149,471.00	\$ 0.00
Account No:	Value:				

No continuation sheets attached

Subtotal \$ (Total of this page) Total \$ (Use only on last page)

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In re <u>Charlie W. Carter</u>	/ Debtor	Case No	

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(if known)

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
П	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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FORM B6F (10/05) West Group, Rochester, NY

In re Charlie W. Carter	/ Debtor	Case No.	
			(:(1,)

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C. 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code And Account Number (See instructions above.)	C o d e b t o r	H W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	C o n t i n g e n t	U n l i qu i d a t e d	D i s p u t e d	Amount of Claim without deductiong value of colateral
Account No: 2769 Creditor # : 1 Citifinancial PO Box 22065 Tempe AZ 85285			Credit Card Purchases				\$ 8,316.84
Account No: Creditor # : 2 City Of Chicago Department of Water Management P.O. Box 6330 Chicago IL 60680-6330							\$ 307.00
Account No: 8064 Creditor # : 3 Clerk of the Circuit Court of Child Support Division 28 N. Clark Street Chicago IL 60602-2701						X	\$ 180.00
Account No: 1469 Creditor # : 4 HSBC PO Box 80084 Salinas CA 93912-0084			Unsecured Credit				\$ 4,776.00
1 continuation sheets attached		1		Subt		age)	13,579.84

(Report total also on Summary of Schedules)

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FORM B6F (10/05) West Group, Rochester, NY

n re <u>Charlie W. Carter</u>	/ Debtor	Case No.

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	1	1		С	U	D	
Creditor's Name and Mailing Address	C		Date Claim was Incurred,	0	n	i	Amount of Claim
including Zip Code	d		and Consideration for Claim.	n t	i	n	without deductiong
And Account Number	e b		If Claim is Subject to Setoff, so State.	i n	q u i	u t	value of colateral
	t	H	lusband	g e	d	e	
(See instructions above.)	0		Wife oint	n	t	a	
	r		Community	t	ď		
Account No:							\$ 364.00
Creditor # : 5 Illinois Collection Service 4647 W. 103rd St. Oak Lawn IL 60453			Medical Bills				
Account No: 1345							\$ 300.00
Creditor # : 6 Peoples Energy 130E. Randolph St. Chicago IL 60601			Utility Bills				
Account No: 1619							\$ 543.00
Creditor # : 7 Portfolio Recovery 120 Corporate Blvd. Norfolk VA 23502			Medical Bills				
Account No: 1469							\$ 4,097.00
Creditor # : 8 Union Plus PO Box 80027 Salinas CA 93912-0027			Credit Card Purchases				
Account No: 3127							\$ 4,779.00
Creditor # : 9 Washington Mutual 1301 Second Avenue Seattle WA 98101			Credit Card Purchases				
Account No:							
Sheet No. 1 of 1 continuation sheets attack	ned '	to S	chedule of	Subt	otal	I \$	10,083.00
Creditors Holding Unsecured Nonpriority Claims			(Total) (Report total also on Summary		Γota	al\$	23,662.84

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In re <i>Charlie W.</i>	Carter	/ Debtor	Case No.	
-			_	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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n re <i>Charlie W</i> .	Carter	/ Debtor	Case No.	
•		_		(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Charlie W. Carter	/ Debtor	Case No.	
			(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or

Debtor's Marital DEPENDENTS OF DEBT			R AND SPC	USE		
Status: <i>Married</i>	RELATIONSHIP			AGE		
EMPLOYMENT:	DEBTOR			SPO	USE	
Occupation	Hiker		Unemplo	oyed		
Name of Employer	Standard Parking					
How Long Employed	9 years					
Address of Employer	900 N. Michigan Ave.					
	Chicago IL 60611					
Income: (Estimate of average	ge monthly income)		DEBTOR		SPOUSE	
Current Monthly gross wa Estimated Monthly Overti	ages, salary, and commissions (pro rate if not paid month	nly)	\$ \$	2,779.64 0.00		0.00
3. SUBTOTAL	me		\$	2,779.64		0.00
4. LESS PAYROLL DEDUC a. Payroll Taxes and Sc b. Insurance c. Union Dues d. Other (Specify):			\$ \$ \$ \$	501.74 0.00 80.17 0.00	\$ \$	0.00 0.00 0.00
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS		\$	581.90	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	2,197.74	\$	0.00
8. Income from Real Proper 9. Interest and dividends 10. Alimony, maintenance of dependents listed above.	or support payments payable to the debtor for the debtor's	·	\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00
Social Security or other Specify:	government assistance		\$ \$	0.00		0.00
 Pension or retirement in Other monthly income 	ncome		\$	0.00	\$	0.00
Specify:			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	0.00	\$	0.00
15. TOTAL MONTHLY INC	OME (Add amounts shown on lines 6 and 14)		\$	2,197.74	\$	0.00
16. TOTAL COMBINED MC		2,197.74		(Report also on Sur	nmary of Schedules)	
17. Describe any increas document:	e or decrease of more than 10% in any of the above	e categories anticipated to	occur within	the year following the	ne filing of this	

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n re Charlie W. Carter	/ Debtor	Case No.	
		_	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,152.00
a. Are real estate taxes included? Yes 🔲 No 🔯		
b. Is property insurance included? Yes 🔲 No 🔯		
2. Utilities: a. Electricity and heating fuel	\$	295.00
b. Water and sewer	\$	25.00
c. Telephone d. Other	\$	50.00
Other	\$	0.00
Other	\$	0.00
Otilei	\$	0.00
3. Home maintenance (Repairs and upkeep)	\$	25.00
4. Food	\$	300.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	280.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	72.79
b. Life	\$	65.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify) Real Estate Taxes	\$	120.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ť	
a. Auto	\$	303.00
b. Other:	\$	0.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Personal Grooming/Hygiene	\$	60.00
Other:	\$	0.00
Other:	\$	0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,927.79
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	Ψ	2,52, 1,5
13. Describe any increase or decrease in experiorares reasonably anticipated to occur within the year following the illing of this document.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	2,197.74
b. Total monthly expenses from Line 18 above	\$	2,927.79
c. Monthly net income (a. minus b.)	\$	(730.05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charlie W. Carter		Case No. Chapter	
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED				
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets		ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	153,000.00			
B-Personal Property	Yes	3	\$	12,500.00			
C-Property Claimed as Exempt	Yes	1					
D-Creditors Holding Secured Claims	Yes	1			\$	162,975.15	
E-Creditors Holding Unsecured Priority Claims	Yes	1			\$	0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2			\$	23,662.84	
G-Executory Contracts and Unexpired Leases	Yes	1					
H-Codebtors	Yes	1					
I-Current Income of Individual Debtor(s)	Yes	1					\$ 2,197.7
J-Current Expenditures of Individual Debtor(s)	Yes	1					\$ 2,927.7
тот	AL		\$	165,500.00	\$	186,637.99	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charlie W. Carter		Case No.	Э.		
		Chapter	7		
	/ Debtor				

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

The forgoing information is for statistical purposes only under 28 U.S.C. § 159.

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In re	Charlie W.	Carter	/ Debtor	Case No.	
			_ "	_	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read to correct to the best of my knowledge, information and	sheets, and that they are true and	
Date: 6/3/2008	Signature /s/ Charlie W. Carter	

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Document Page 20 of 28 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Charlie W. Carter

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:11,839.73 Last Year:35,344.00 Year before:35,775.00

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	NO	N	E

F

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

_				
ΧI	N	0	N	F

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

\times	NON	
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4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

HSBC Nevada v. Carter Collection

Cook Muni 1st

Pending

2007-M1-255161

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

$\overline{}$	NO		_
XI	NO	N	E

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

imes none	=
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6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	NO	NE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Greenpath Date of Payment: 5/2/08 \$60

Payor: Charlie W. Carter

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person List all property owned by another person that the debtor holds or controls.
NONE NONE
15. Prior address of debtor
If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
NONE NOE NOE
40.0
16. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico,
Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
NONE NOE NOE
17. Environmental Information
For the purpose of this question, the following definitions apply:
"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.
"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.
"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:
a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
NONE NONE
b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
NONE NOE NO
c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
NONE NOE NOE

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18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE NONE			
b. Identify any business listed in response to subdiv	vision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.		
⊠ NONE			
[If completed by an individual or individual and spouse]			
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.			
Date 6/3/2008	Signature /s/ Charlie W. Carter		
Date			
	of Joint Debtor		
	(if any)		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charlie W. Carter	Case No. Chapter 7					
			/ Debtor			
CHAPTER 7 INDI	VIDUAL DEBTOR	'S STATEM	ENT OF I	NTENTIC	N	
☐ I have filed a schedule of assets and liabilities which	includes consumer debts se	cured by property o	of the estate.			
I have filed a schedule of executory contracts and un	expired leases which include	es personal propert	y subject to an	unexpired leas	e.	
☑ I intend to do the following with respect to the propert:	y of the estate which secures	s those consumer of	debts:			
Description of Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2002 Ford Escape	Drive Financial	Services				X
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C.				
	Signature of I	Debtor(s)				
Date: 6/3/2008	Debtor: /s/ Charlie	W. Carter				
Date: 6/3/2008	Joint Debtor:					

Document

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

n re	Charlie W. C	'arter			Case No. Chapter	
	_			/ Debtor		
	Attorney for Debtor:	Jonathan N.	Rogers			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in b) Prior to the filing of this statement, debtor(s) have paid \$ 0.00 0.00
- 299.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
 - I.B.T. Local 727 Education and Legal Fund
- 6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
 - I.B.T. Local 727 Education and Legal Fund
- 7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 6/3/2008 Respectfully submitted,

> X/s/ Jonathan N. Rogers Attorney for Petitioner: Jonathan N. Rogers

Stitt Klein Daday Aretos Giampietro, LLC 2550 W. Golf Rd. Suite 250 Rolling Meadows IL 60008

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

	Chapter 7
	/ Debtor
Attorney for Debtor: Jonathan N. Roger	rs .
<u>VERIFI</u>	CATION OF CREDITOR MATRIX
The above named Debtor(s) h	nereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e: 6/3/2008	/s/ Charlie W. Carter

Debtor

In re Charlie W. Carter

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7143 S. Talman Chicago, IL 60679

Citifinancial PO Box 22065 Tempe, AZ 85285

City Of Chicago
Department of Water Management
P.O. Box 6330
Chicago, IL 60680-6330

Clerk of the Circuit Court of Child Support Division 28 N. Clark Street Chicago, IL 60602-2701

Cook County Treasurer 118 N. Clark St., Ste. 112 Chicago, IL 60602

Drive Financial Services PO Box 5737 Carol Stream, IL 60197-5737

Home Loan Services

HSBC PO Box 80084 Salinas, CA 93912-0084

Illinois Collection Service 4647 W. 103rd St.
Oak Lawn, IL 60453

Jonathan N. Rogers 2550 W. Golf Rd. Suite 250 Rolling Meadows, IL 60008

Peoples Energy 130E. Randolph St. Chicago, IL 60601

Portfolio Recovery 120 Corporate Blvd. Norfolk, VA 23502

Union Plus PO Box 80027 Salinas, CA 93912-0027

Washington Mutual 1301 Second Avenue Seattle, WA 98101